

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JOSEPH D. CAPUTO  
RUTH N. CAPUTO  
Debtor(s)

Case No. 17-21491JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/12/2017.
- 2) The plan was confirmed on 09/25/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/19/2020.
- 5) The case was dismissed on 09/21/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,472.20.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$68,362.68  
Less amount refunded to debtor \$310.00

**NET RECEIPTS: \$68,052.68**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,500.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$3,098.80  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$6,598.80**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCED RECOVERY SYSTEMS	Unsecured	1,099.00	NA	NA	0.00	0.00
ALLTEL/WINDSTREAM COMMUNICA	Unsecured	328.00	NA	NA	0.00	0.00
ASHLEY FUNDING SERVICES LLC - A	Unsecured	NA	45.00	45.00	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	798.00	NA	NA	0.00	0.00
ATT CREDIT MANAGEMENT++	Unsecured	57.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	1,210.00	NA	NA	0.00	0.00
CHASE MANHATTAN BANK	Unsecured	40,580.00	NA	NA	0.00	0.00
COLONIAL ACCEPTANCE CO++	Unsecured	0.00	NA	NA	0.00	0.00
COLONIAL ACCEPTANCE CO++	Unsecured	0.00	NA	NA	0.00	0.00
COLONIAL ACCEPTANCE CO++	Unsecured	0.00	NA	NA	0.00	0.00
COLONIAL ACCEPTANCE CO++	Unsecured	0.00	NA	NA	0.00	0.00
COLONIAL ACCEPTANCE CO++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	80.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	3,334.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	403.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	0.00	NA	NA	0.00	0.00
ECS OF PENNSYLVANIA INC	Unsecured	370.00	NA	NA	0.00	0.00
FIRST ENERGY/WEST PENN POWER*	Unsecured	400.00	3,270.49	3,270.49	0.00	0.00
FIRST PREMIER BANK	Unsecured	359.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	336.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	288.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	423.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	359.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	336.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
JCPENNEY	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Secured	142,629.00	NA	NA	43,392.32	0.00
JPMORGAN CHASE BANK	Secured	0.00	NA	61,000.00	16,914.52	0.00
JPMORGAN CHASE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
LOUIS A JOHNSON VA MEDICAL CENT	Unsecured	385.00	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LVNV FUNDING LLC, ASSIGNEE	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	6,800.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	0.00	2,366.05	2,366.05	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	169.00	169.52	169.52	0.00	0.00
MASTER FINANCIAL INC	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	702.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	660.00	NA	NA	0.00	0.00
MIDNIGHT VELVET	Unsecured	583.00	NA	NA	0.00	0.00
MIDNIGHT VELVET	Unsecured	136.69	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY GR	Unsecured	70.00	NA	NA	0.00	0.00
NCO FINANCIAL SERVICES++	Unsecured	25.00	NA	NA	0.00	0.00
PA DEPARTMENT OF LABOR & INDU	Unsecured	402.52	NA	NA	0.00	0.00
PALISADES COLLECTION LLC/ASTA*	Unsecured	2,827.00	NA	NA	0.00	0.00
PNC BANK FORMERLY NATIONAL C	Unsecured	554.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	1,210.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SVCS	Unsecured	0.00	NA	NA	0.00	0.00
REVENUE RECOVERY CORP	Unsecured	370.00	NA	NA	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLI	Priority	NA	NA	1,147.04	1,147.04	0.00
ROUNDUP FUNDING LLC*	Unsecured	0.00	NA	NA	0.00	0.00
SHAW'S JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
UNITED COLLECTION BUREAU INC	Unsecured	97.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	909.00	NA	NA	0.00	0.00
WASHINGTON HOSPITAL	Unsecured	2,086.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL BANK* ++	Unsecured	0.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK/VALI	Unsecured	0.00	NA	NA	0.00	0.00
WORLD FINCL NETWORK NATL BAN	Unsecured	0.00	NA	NA	0.00	0.00
ZENITH ACQUISITIONS++	Unsecured	189.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$43,392.32	\$0.00
Mortgage Arrearage	\$61,000.00	\$16,914.52	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$61,000.00</b>	<b>\$60,306.84</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,147.04	\$1,147.04	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,147.04</b>	<b>\$1,147.04</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$5,851.06</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,598.80</u>
Disbursements to Creditors	<u>\$61,453.88</u>

**TOTAL DISBURSEMENTS :** **\$68,052.68**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/04/2020

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.